

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

IN RE:

Jermaine Ruffin

Case No. 17-41925-mar
Chapter 13
Hon. Randon

Debtor(s).

MOTION TO ORDER THE EXTENSION OF THE AUTOMATIC STAY AS TO ALL CREDITORS

NOW COMES the Petitioner, by and through his attorney, MORRIS B. LEFKOWITZ, and moves unto this Honorable Court to extend the Automatic Stay under 11USC 362(c)(3)(B) this case for the following reasons:

1. Petitioners filed a Chapter 13 Petition in this matter on or about February 13, 2017.
2. The debtors previously filed a Chapter 13 case which was filed on February 23, 2016 and dismissed June 16, 2016.
3. The previous case was dismissed because debtor was wrongfully informed that he should wait for the wage order to begin.
4. Debtor further at the time of the previous case was obligated to make child support payments.
5. The son he was paying support for is now living with him and he no longer pays support.
6. He is now aware of his obligation to make payments on his own until the wage order begins and has received a letter to that effect from his lawyer's office.
7. 11 USC 362(c)(3)(B) provides that the court may extend the Automatic Stay past 30 days if it finds that the present case is filed in good faith as to the creditors being stayed.
8. The debtor has had a change because he is aware of his plan payment obligation and he no longer is paying child support for his son.
9. The debtor has the resources and ability to make the payments under this plan and submit this case in good faith.

WHEREFORE, Petitioner prays that this Honorable Court will order the extension of the Automatic Stay under 11USC 362(c)(3)(B) to take effect as to all creditors upon the entry of this order.

LAW OFFICES OF MORRIS B. LEFKOWITZ

/s/ Morris B. Lefkowitz
MORRIS B. LEFKOWITZ (P 31335)
Attorney for Debtor
24100 Southfield Rd., Ste 203
Southfield, MI 48075
(248) 559-0180
Mbl44@aol.com

Dated: 2/20/2017

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AFFIDAVIT

STATE OF MICHIGAN)
) ss.
COUNTY OF OAKLAND)

I Jermaine Ruffin, being first duly sworn, depose and states as follows:

1. That I am the debtor in this matter.
2. I filed a Chapter 13 bankruptcy on February 13, 2017.
3. My last case was filed February 23, 2016 and dismissed on June 16, 2016.
4. During my last case I was not fully informed of my plan payment obligations and was waiting for the wage deduction to start.
5. I was also paying \$274.83 per week for child support.
6. I am aware that I must make my first payment in this case by March 15, 2017 even if the wage deduction has not started.
7. I no longer have to pay child support because my 14 year old son lives with me and the child support obligation has been removed.
8. My income is sufficient for me to make my plan payments.

I declare under penalty that I have read the foregoing Affidavit and that it is true and accurate to the best of my knowledge, information and belief.

/s/ Jermaine Ruffin
Jermaine Ruffin

Subscribed and sworn to before me
This 20th day of February, 2017

/s/ Eriola Suli
Eriola Suli, Notary
Oakland County, Michigan
My Commission Expires: 5-29-17

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_____ /

ORDER TO EXTEND THE AUTOMATIC STAY AS TO ALL CREDITORS

WHEREAS, upon hearing and filing of the Motion to Order the Extension of the Automatic Stay with all interested parties having been served under LBR 9014-1, and no objections having been filed, and the Court being fully advised as to the premises;

IT IS HEREBY ORDERED that this Honorable Court will Order the Extension of the Automatic Stay pursuant to 11 USC 362 (c)(3)(b)

“Exhibit A”

UNITED STATES BANKRUPTCY COURT
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_____/

CERTIFICATE OF SERVICE

STATE OF MICHIGAN)
)ss.
COUNTY OF OAKLAND)

MORRIS B. LEFKOWITZ, being first duly sworn, deposes and says that on the 20th day of February, 2017 he did serve a copy of the Motion to Order the Extension of the Automatic Stay as to all Creditors, Proposed Order, and Certificate of Service, in said case upon the following parties by depositing said copies in the U.S. Mail, postage prepaid, properly addressed as follows:

Trustee: Krispen S. Carroll, Chapter 13 Trustee, 719 Griswold, Suite 1100,
 Detroit, MI 48226

And to all Creditors listed on the attached matrix

/s/ Morris B. Lefkowitz
MORRIS B. LEFKOWITZ (P31335)
Attorney for Debtor
24100 Southfield Rd., Suite 203
Southfield, MI 48075
248-559-0180
morrie@lefkowitzlawgroup.com

Label Matrix for local noticing
0645-2
Case 17-41925-mar
Eastern District of Michigan
Detroit
Mon Feb 20 16:19:35 EST 2017

46th District Court
26000 Evergreen Road
Southfield, MI 48076-4453

AM Vent Capital LLC
16400 North Park Dr
Southfield, MI 48075-4734

AutoBank Financial SVS
101 NE 3rd Ave.
20th Floor
Fort Lauderdale, FL 33301-1610

Krispen S. Carroll
719 Griswold
Suite 1100
Detroit, MI 48226-3314

DCFS Trust
c/o Michael S. Szuba
40600 Ann Arbor Rd
Suite 200
Plymouth, MI 48170-4675

Department of Education/ Nelnet
3015 Parker Rd.
Suite 400
Aurora, CO 80014-2904

Department of Treasury
Centralized Insolvency Office
P.O. Box 7346
Philadelphia, PA 19101-7346

Erika Ruffin
18971 Prevost
Detroit, MI 48235

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107-0145

JJ Marshall & Associates, Inc.
P.O. Box 182190
Utica, MI 48318-2190

L J Ross Associates
4 Universal Way
Jackson, MI 49202-1455

Morris B. Lefkowitz
24100 Southfield Rd.
Suite 203
Southfield, MI 48075-2851

Michigan Department of Treasury
Bankruptcy Unit
POB 30168
Lansing, MI 48909-7668

Michigan State Disbursement Unit
PO Box 30351
Lansing, MI 48909-7851

Oakland Community College
2480 Opdyke Road
Bloomfield Hills, MI 48304-2266

Oakwood Hospital
P.O. Box 3475 Cust: OAK
Toledo, OH 43607-0475

Paramount Recovery Systems
105 Deana
Waco, TX 76706-5319

Jermaine D Ruffin
16550 Mark Twain
Detroit, MI 48235-4063

State of Michigan
Unemployment Insurance Agency
3024 W. Grand Blvd
Suite 11-500
Detroit, MI 48202-6024

Third Party Withholding Unit
Michigan Dept. of Treasury
PO Box 30785
Lansing, MI 48909-8285

U.S. Attorney
Attn:Civil Division
Internal Revenue Service
211 W. Fort St., Suite 2001
Detroit, MI 48226-3220

Wayne County Friend of the Court
Penobscot Bldg.
645 Griswold
Detroit, MI 48226-4015

Wayne County Treasurer
400 Monroe
Suite 520
Detroit, MI 48226-2942

Wayne County Treasurer
P.O. Box 33555
Detroit, MI 48232-5555

End of Label Matrix
Mailable recipients 24
Bypassed recipients 0
Total 24